PATENT APPLICATION DECLARATION AND POWER OF ATTORNEY ATTORNEY DOCKET NO. MLCO.P-006-WO FOR PATENT APPLICATION As a below named inventor, I hereby declare that: My residence/post office address and citizenship are as stated below next to my name; l believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: Method and System for Supplementing Directors' and Officers' Insurance the specification of which is attached hereto unless the following box is checked: (X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 _ and was amended on ___ __ (if applicable). I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56. Foreign Application(s) and/or Claim of Foreign Priority hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed: COUNTRY APPLICATION NUMBER DATE FILED PRIORITY CLAIMED UNDER 35 U.S.C. 119 NO: YES: NO-Provisional Application I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below: APPLICATION SERIAL NUMBER FILING DATE 60/521,182 03/04/2004 U.S. Priority Clalm I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application: APPLICATION SERIAL NUMBER FILING DATE STATUS(patented/pending/abandoned) POWER OF ATTORNEY: As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. Send Correspondence to: Direct Telephone Calls To: 021121 Oppedahl & Larson LLP (970) 468-6600 hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. Full Name of Inventor: Barry Finkelstein Citizenship: US Residence: 9 Meadow Lane, Purchase, NY 10577-2512

Date

Post Office Address: Same

Inventor's Signature

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-wo
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	19 October '04
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: <u>US</u>
Residence: 60 Farlwaters Lane, Fair Haven, NY 07704	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Linda Lowry	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Mariene Debei	Cltizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Eric Steifman</u>	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: <u>US</u>
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	_
Post Office Address: <u>Same</u>	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
I	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

Direct Telephone Calls To:

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural

names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

(X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 and was amended on (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

1 hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

on which priority is claimed.			
COLINTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			VES: NO:
Descriptional Application			VES: NO:

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

1 hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

Send Correspondence to:

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

021121	Oppedahl & Larson LLP
	(970) 468-6600
I breeby declare that all statements made herein of my own knowledge are in true; and further that these statements were made with the knowledge that we imprisonment, or both, under Section 1001 of Title 18 of the United States i the application or any patent issued thereon. Early Elli Name of Inventor: <u>Barry Finkhelteln</u> Residence: <u>9 Meadow Lans. Purchase</u> , NY 10577-2812	ue and that all statements made on information and belief are believed to be illfulf false statements and the like so made are punishable by fine or Code and that such willful false statements may jeopardize the validity of Citizenship: US
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: Same	
(May Mass	
Inventor's Signature	Date
Full Name of Inventor: Linda Lowry	Citizenshlp: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
Total Cinica Made Management of the Control of the	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debei	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
<u> </u>	
Inventor's Signature	Date
Full Name of Inventor: Eric Stelfman	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	
Post Office Address: Same	
Total Cinic Markets	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

Direct Telephone Calls To:

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My residence/post office address and citizenship are as stated below next to my name;

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names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked: (X) was filed on October 6, 2004, as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED LINDER 35 II S.C. 119
			YES: NO:
	L		YES: NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

Send Correspondence to:

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

021121	Oppedahl & Larson LLP
	(970) 468-6600
true; and further that these statements were made with the knowledge that	true and that all statements made on information and belief are believed to be willful false statements and the like so made are punishable by fine or Code and that such willful false statements may jeopardize the validity of Citizenship: US
Residence: 9 Meadow Lane, Purchase, NY 10577-2512 Post Office Address: Same	Cruzensnip: <u>us</u>
inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
- Successions	10/14/04
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
TOTAL CHIEF THE PARTY STATE OF T	
Inventor's Signature	Date
Full Name of Inventor: Eric Stelfman	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
I	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

(X) was filed on October 6, 2004, as US Application Serial No. or PCT International Application Number PCT/IB2004/052005
and was amended on (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentiability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: NO:
			YES: NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of this 35, United States Gode Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filling date of the prior application and the national or PCT international filling date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Sena Correspondence to:	Direct Telephone Calls To:
021121	Oppedahl & Larson LLP
	(970) 468-6600
hereby declare that all statements made herein of my own knowledge are true and	that all statements made on information and belief are believed to be
true; and further that these statements were made with the knowledge that willful fal	
imprisonment, or both, under Section 1001 of Title 18 of the United States Code an	d that such willful false statements may jeopardize the validity of

imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Inventor: Barry Finkelstein

Residence: 9 Meadow Lanc, Purchase, NY 10577-2512

Post Office Address: Same

Inventor's Signature Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-wo
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: Same	
Inventor's Signature	Date
and a property of the second o	
Full Name of Inventor: Linda Lowry	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
marlene Debll	10715/04
inventor's Signature	Date
N	Children allow NO
Full Name of Inventor: <u>Eric Steifman</u> Residence: <u>310 W. End Avenue, #10B, New York, NY 10023</u>	Citizenship: US
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

Direct Telephone Calls To:

FOR FATENT AFFLICATION

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

(X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005

and was amended on _________(if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to nateriability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED LINDER 35 II S C 119
			YES: NO:
			YES: NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 18th 25, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 17, Code in Title 187, Code States application, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

Send Correspondence to:

Inventor's Signature

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

021121	Oppedahl & Larson LLP (970) 468-6600
I hereby declare that all statements made herein of my own knowledge are tru	
true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity the application or any patent issued thereon. Full Name of Inventor: Barry Finkelstein Citizenship: US Citizenship: US	
Residence: 9 Meadow Lane, Purchase, NY 10577-2512	
Post Office Address: Same	

Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Linda Lowry	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Erle Steifman	Cltizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	
Post Office Address: Same	
	10-21-04
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: <u>US</u>
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Inventor a Signature	
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

Direct Telephone Cells To-

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Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

(X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 and was amended on _____ (if applicable).

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Foreign Application(s) and/or Claim of Foreign Priority

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COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. U.9
			YES: NO:
Paradal and the Wards			YES: NO:

I hereby claim the benefit under Title 35, United States Code Section II9(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35. United States Code Section I12, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

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Oppedahl & Larson LLP (970) 468-6600
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Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO.MLCO.P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: Same	
Inventor's Signature	Date
Threater a Digital Co	
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Mariene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Eric Stelfman	Citizenship: <u>US</u>
Residence: 310 W. End Avenue, #10B, New York, NY 10023	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: <u>US</u>
Residence: 896 Ridgewood Road, Millbourn, NJ 07041	1.1207
Post Offine Address: Same Millburn V	2/1/201
Inventor's Signature	Date 12 2004

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: <u>Same</u>	
	Du
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

Direct Telephone Calls To:

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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural

names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

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I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIME	D INDER 35 U.S.C. 119
	ATTEN ATTEN STREET	UALEJELEU	VES	NO:
			YES:	NO:

Provisional Application

1 hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations. Section 1.36(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

ı	APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

Send Correspondence to:

.

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

021121	Oppedahl & Larson LLP
	(970) 468-6600
I hereby declare that all statements made herein of my own knowledge a	are true and that all statements made on information and belief are believed to be
	at willful false statements and the like so made are punishable by fine or
	stes Code and that such willful false statements may jeopardize the validity of
the application or any patent issued thereon.	
Full Name of Inventor: Barry Finkelstein	Citizenship: US
Residence: 9 Meadow Lane, Purchase, NY 10577-2512	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO.MLCO,P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: <u>US</u>
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	_
Post Office Address: <u>Same</u>	
Inventor's Signature	Date
Full Name of Inventor: Linda Lowry	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Eric Steifman	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	_
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Osha Clan Fromball	October 18, 2004
in enter s signature	
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO.MLCO.P-006-WO

As a below named inventor. I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentiability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filling date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIME	DUNDER 35 U.S.C. 119
			YES:	NO:
			YFS:	NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, lacknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.36(s) which occurred between the filling date of the prior application and the national or PCT international filling date of this application.

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)	

POWER OF ATTORNEY:

Inventor's Signature

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Send Correspondence to:	Direct Telephone Calls To:
021121	Oppedahl & Larson LLP
hereby declare that all statements made herein of my own knowledge are true	(970) 468-6600 and that all statements made on information and belief are believed to be

true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such will ful false statements may jeopardize the validity of the application on any patent issued thereon.

Full Name of Inventor: Barry Finkelstein

Citizenship: US.

the application or any patent issued thereon. Full Name of Inventor: Barry Finkelstein	Citizenship: US
Residence: 9 Meadow Lane, Purchase, NY 10577-2512	
Post Office Address: Same	

Date

DECLARATION AND POWER OF ATTORNEY	ATTORNEY DOCKET NO.MLCO.P-006-wo
FOR PATENT APPLICATION (continued)	The second of th
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	
Post Office Address: <u>Same</u>	
Inventor's Signature	Date
	Citizenship: US
Full Name of Inventor: Linda Lowry	Citizensnip: US
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Full Name of Inventor: <u>Eric Steifman</u>	Cltizenshlp: <u>US</u>
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Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
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Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
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Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: <u>USA</u>
Residence: 10 Karens Lanc, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Red la X	20 October 2004
Inventor's Signature	Date